## **AMENDMENTS TO THE CLAIMS**

This listing of the claims will replace all prior versions and listings of the claims in this application.

## **LISTING OF THE CLAIMS**:

Claims 1- 232. (Canceled)

233. (Currently amended) An electronic commerce system comprising a mobile user terminal, a service providing system, and an examination terminal, wherein:

the mobile user terminal generates a request for electronic value card information to transmit the request to the service providing system;

the service providing system, in response to the request, generates the electronic value card information having secret key data, the secret key data differing for each type of the electronic value card information and to be used in a mutual authentication process executed between the mobile user terminal and the examination terminal, and issues the electronic value card information to the mobile user terminal; and

the mobile user terminal receives the electronic value card information issued by the service providing system to hold the electronic value card information; and

the examination terminal holds the secret key data,

and wherein, when the examination terminal examines a validity of the electronic value card information held by the mobile user terminal, the mobile user terminal executes the mutual authentication process using the secret key data wherein, in the mutual authentication process, the mobile user terminal authenticates the examination terminal using the secret key data

included in the electronic value card information and the examination terminal authenticates the mobile user terminal using the held secret key data.

Claims 234-235. (Canceled)

236. (Previously presented) The electronic commerce system according to claim 233, wherein, when the mutual authentication process is succeeded, the mobile user terminal updates variable value data of the electronic value card information held by the mobile user terminal in accordance with an instruction received from the examination terminal, and transmits to the examination terminal a message that certifies use of the electronic value card information.

237. (Currently amended) The electronic commerce system according to claim 233, wherein:

the service providing system, to the examination terminal, transmits information to be used in the examination of the validity of the electronic value card information and having secret key data, the secret key data differing for each type of the electronic value card information and to be used in the mutual authentication process;

the examination terminal receives the information <u>including the secret key data</u> transmitted by the service providing system to hold the information; and<sub>3</sub>

when the examination terminal examines the validity of the electronic value card information held by the mobile user terminal, the examination terminal executes the mutual authentication process using the secret key data wherein, in the mutual authentication process, the mobile user terminal authenticates the examination terminal using the secret key data included in the electronic value card information and the examination terminal authenticates the mobile user terminal using the secret key data included in the information received from the service providing system.

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238. (Withdrawn) A mobile user terminal used in an electronic commerce system

comprising the mobile user terminal, a service providing system and an examination terminal,

the mobile user terminal comprising:

a generating section that generates a request for electronic value card information;

a transmitting section transmits the request to the service providing system;

an acquisition section that receives the electronic value card information issued by the

service providing system and having secret key data, the secret key data differing for each type

of the electronic value card information and to be used in a mutual authentication process

executed between the mobile user terminal and the examination terminal to hold the electronic

value card information; and

a mutual authentication section that executes the mutual authentication process with the

examination terminal using the secret key data of the electronic value card information when the

examination terminal examines a validity of the electronic value card information held by the

acquisition section.

239. (Withdrawn) The mobile user terminal according to claim 238, further comprising an

information section that informs a fact that the acquisition section receives and holds the

electronic value card information.

240. (Withdrawn)The mobile user terminal according to claim 238, further comprising an

update section that updates variable value data of the electronic value card information in

accordance with an instruction from the examination terminal after the mutual authentication

section authenticates the examination terminal.

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241. (Withdrawn) The mobile user terminal according to claim 240, further comprising

an information section that informs a fact that the update section updates the variable value data

of the electronic value card information.

242. (Withdrawn)The mobile user terminal according to claim 238, wherein the

electronic value card information further has program data specifying a display of the electronic

value card information; and

further comprising a display section that displays the electronic value card information

based on the program data.

243. (Withdrawn)The mobile user terminal according to claim 238, further comprising a

switching section that switches mode of use of the electronic value card information.

244. (Currently amended) A service providing system used in an electronic commerce

system comprising a mobile user terminal, the service providing system and an examination

terminal holding secret key data, the service providing system comprising:

a generating section that, in response to a request for electronic value card information

transmitted from the mobile user terminal, generates the electronic value card information having

the secret key data differing for each type of the electronic value card information and to be used

in a mutual authentication process executed between the mobile user terminal and the

examination terminal wherein, in the mutual authentication process, the mobile user terminal

authenticates the examination terminal using the secret key data included in the electronic value

card information and the examination terminal authenticates the mobile user terminal using the

held secret key data; and

an issue section that issues the electronic value card information to the mobile user terminal.

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245. (Previously presented) The service providing system according to claim 244, further

comprising a transmitting section that, to the examination terminal, transmits information to be

used in an examination of a validity of the electronic value card information and having secret

key data, the secret key data differing for each type of the electronic value card information and

to be used in the mutual authentication process.

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